

FIRST CHOICE BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions		
	02/13/2009	57966	1		
Selected balance and off-balance sheet items					
	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$148	\$202	36.6%		
Loans	\$85	\$94	10.1%		
Construction & development	\$5	\$3	-40.8%		
Closed-end 1-4 family residential	\$1	\$2	60.6%		
Home equity	\$1	\$0	-55.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$6	\$10	78.6%		
Commercial real estate	\$70	\$76	7.7%		
Unused commitments	\$3	\$2	-38.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$59	582.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$36	\$22	-39.6%		
Cash & balances due	\$16	\$25	62.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$132	\$186	40.4%		
Deposits	\$125	\$174	39.2%		
Total other borrowings	\$7	\$7	0.7%		
FHLB advances	\$7	\$7	0.0%		
Equity					
Equity capital at quarter end	\$16	\$16	4.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.7%	8.7%	--		
Tier 1 risk based capital ratio	16.0%	15.6%	--		
Total risk based capital ratio	17.3%	16.8%	--		
Return on equity ¹	5.7%	12.2%	--		
Return on assets ¹	0.6%	1.0%	--		
Net interest margin ¹	3.4%	2.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	45.6%	98.4%	--		
Loss provision to net charge-offs (qtr)	-1900.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	51.1%	56.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	46.7%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.9%	1.7%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	4.1%	2.1%	0.0%	0.0%	--